

“Instant Language Access from Anywhere in the World”

Language Line Services – Prepaid Card

<u>Language Coverage for Unparalleled Traveler Peace</u>	<u>Service Description</u>	<u>Traveler Benefits</u>	<u>Travel Guard Partner Benefits</u>
<p><u>“Pocket Interpreter™” Language Coverage</u></p> <p><i>Travelers need help communicating while abroad. Today’s coverage extends only to “emergency situations” through insurance providers. Now, Language Coverage can enable travelers to communicate while on travel from anywhere in the world in any situation. From banking transactions to border issues, and from in-country directions to communication requirements with locals, English-speaking travelers can now get the assistance they need. Pocket Interpreter™ allows travelers to access 140 languages 24/7 for any reason. With interpreter access time of less than seconds, Pocket Interpreter™ provides unparalleled traveler assurance.</i></p>	<ul style="list-style-type: none"> Language Coverage – an opt-in feature available through travel insurance application forms and 1-800 numbers “Communication Peace of Mind” for leisure and business travelers while abroad Value-add of instant access to live interpreters 24/7, connect time of seconds directly through Travel Guard phone lines Services available through pre-travel sign up Sold through existing ACE / Travel Guard channels including travel agents, airport terminals, currency exchanges and points of departure from the US 	<ul style="list-style-type: none"> Peace of mind assurance of instant language assistance from anywhere in the world Addresses communication needs not currently covered Banking transactions Border issues Hotel assistance General health questions and non-emergency assistance Local directions General assistance from locals Local customs and etiquette Communication with merchants and business people 	<ul style="list-style-type: none"> Value-add feature that complements existing “emergency situation” coverage Incremental revenue from each applicant through this innovative new opt-in feature Available for US travelers going abroad through existing channels of distribution Value-add feature that complements existing “emergency situation” coverage Incremental revenue from each applicant through this innovative new opt-in feature Available for US travelers going abroad through existing channels of distribution

“Instant Language Access from Anywhere in the World”

<u>Pre-Paid International Card</u>	<u>Service</u>	<u>Traveler Benefits</u>	<u>Carrier Partner Benefits</u>
<p>Combined International-Calling Card / Over-the-Phone Interpretation Card</p> <p><i>Pre-Paid disposable card that provides attractive international calling rates combined with the communication assurance of instant accessible interpreters from anywhere Telecom Carrier supports access. Whether seasoned international business travelers or retirees venturing overseas for the first time, this card provides great communication service with the peace-of-mind of language access.</i></p>	<ul style="list-style-type: none"> Pre-paid card Prime emphasis: International Long Distance (familiar travel product); added feature: communication assurance (premium value-add of instant access to live interpreters 24/7, connect time of seconds) Two options: opt 1 for international calling; opt 2 to access OPI Card re-chargeable at premium rate when minutes expire Serviceable for days from time of purchase 	<ul style="list-style-type: none"> Attractive international rates Peace of mind assurance of instant language assistance from anywhere in the world Bundle feature from name-brand recognized carrier Low risk to trial – can utilize the LD minutes if OPI not necessary Low risk to purchase - price point set low (\$) for maximum opt-in 	<ul style="list-style-type: none"> Value-add feature that enhances sales of core International Pre-Paid Cards Feature opens “perk and incentive” aspects of lucrative international travel segment; premium give-away products Additional SKU for existing travel Vertical Market supported by Telecom Carrier Available for US travelers going abroad (points of distribution in the US and abroad) Available in select languages to foreigners traveling to US (in-language automated front-end; points of distribution abroad and in the US)

FIG. 2



15 Minutes

Travel Interpreter™ Card

- Live interpreters by phone - 150 languages
- On-demand connection 24/7
- Global access - wherever you travel
- Compatible with phone or cell

From conversations to emergency situations, be understood.

Why Worry?

www.LanguageLine.com

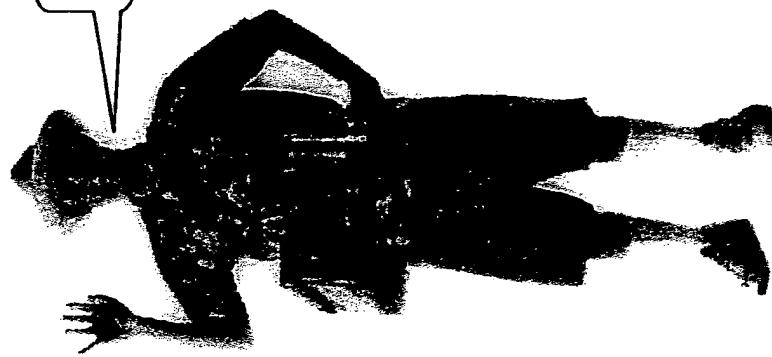


FIG. 3A

TO PLACE A CALL

Dial the Country access code to reach your interpreter

US & Canada	1-800-537-5831
Mexico	01-800-024-0025
Mexico Pay Phone	01-800-639-2880
France	0-800-904-902
Germany	0-800-674-6011
Italy	800-781-786
Spain	800-981-879
Netherlands	0800-0249970
Switzerland	0800-563-336
Korea	003-00030-812-0330
China	10-800-120-0488
Japan	00531-121135

Enter the following PIN:

Follow the easy prompts.

6345266384

8003 852

Patent Pending

Este carta no se prohibida venta

Card has no cash redemption value. Non-refundable. Non-transferable. Language Line Services is not responsible for loss, theft, or unauthorized use of this card. Payphone and cellular airtime charges may apply and subject to change. Partial minutes are rounded up to the next whole minute. Additional minutes have been added to this card to allot for hold time. Card will not work from rotary phone. Country-specific service subject to change without notice.

For re-charge or Language Line Customer Service call 1-800-360-8213.

This card expires: 90 Days from first use or 12/31/04

Customer Service
1-800-360-8213



FIG. 3B

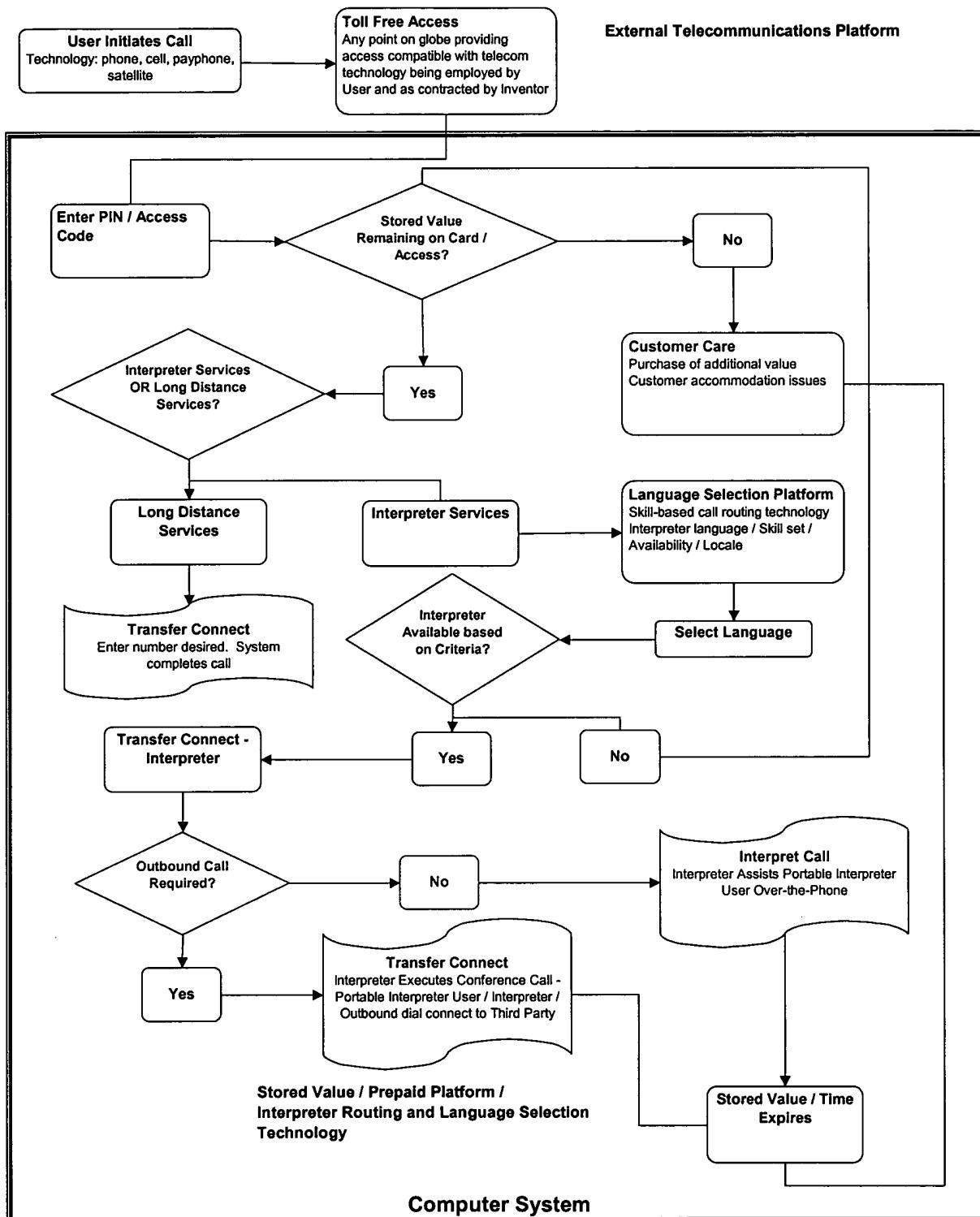


FIG. 4